

Information to identify the case:

Debtor 1	<u>Charles R. Chadwick</u>	Social Security number or ITIN	xxx-xx-1363
	First Name Middle Name Last Name	EIN	81-3771624
Debtor 2	<u>Carin E. Chadwick</u>	Social Security number or ITIN	xxx-xx-9613
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21124-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles R. Chadwick
fdba Artisan Home Exteriors, LLC

Carin E. Chadwick
aka Carin Hazeltine Chadwick, fka Carin
Elizabeth Hazeltine

10/6/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles R. Chadwick
Carin E. Chadwick
Debtors

Case No. 23-21124-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 06, 2023

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Charles R. Chadwick, Carin E. Chadwick, 3519 Ivy Drive, Murrys ville, PA 15668-1639
15603683	+ Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
15603685	+ McCarthy, Burgess & Wolff, Inc., 26000 Cannon Road, Cleveland, OH 44146-1807
15603691	+ Rt. 22 Self-Storage, 3249 Miracle Lane, Murrys ville, PA 15668-1838
15603695	+ The Sherwin-Williams Company, 4325-27 Easton Ave., Bethlehem, PA 18020-1431
15603696	The Sherwin-Williams Company, 646 E Pittsburgh St., Greensburg, PA 15601-2653

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 07 2023 03:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 06 2023 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 07 2023 03:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 06 2023 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 07 2023 03:51:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Oct 06 2023 23:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 06 2023 23:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15603669	+ Email/Text: updates@brennanclark.com	Oct 06 2023 23:56:00	Brennan & Clark, 721 East Madison Street, Suite 200, Villa Park, IL 60181-3083
15603670	EDI: CAPONEAUTO.COM	Oct 07 2023 03:51:00	Capital One Auto Finance, PO Box 60511, City Of Industry, CA 91716-0511
15603671	EDI: CAPITALONE.COM	Oct 07 2023 03:51:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Oct 06, 2023

Form ID: 318

Total Noticed: 38

15603672	EDI: CAPITALONE.COM	Oct 07 2023 03:51:00	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
15603673	^ MEBN	Oct 06 2023 23:51:07	Comenity - CosmoProf, PO Box 650964, Dallas, TX 75265-0964
15603674	Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2023 23:57:12	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
15603675	Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2023 23:57:10	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15603678	EDI: DISCOVER.COM	Oct 07 2023 03:51:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
15603676	EDI: DISCOVER.COM	Oct 07 2023 03:51:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
15603677	+ EDI: DISCOVER.COM	Oct 07 2023 03:51:00	Discover, PO Box 30923, Salt Lake City, UT 84130-0923
15603679	+ Email/Text: bankruptcy@erieinsurance.com	Oct 06 2023 23:56:08	Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
15603680	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 06 2023 23:55:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15603681	+ Email/Text: crdept@na.firstsource.com	Oct 06 2023 23:56:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
15603682	Email/Text: crdept@na.firstsource.com	Oct 06 2023 23:56:00	Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
15603684	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 23:56:58	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15603685	^ MEBN	Oct 06 2023 23:51:48	McCarthy, Burgess & Wolff, Inc., 26000 Cannon Road, Cleveland, OH 44146-1807
15603686	Email/Text: Bankruptcy.Notices@pnc.com	Oct 06 2023 23:55:00	PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
15603688	+ Email/Text: ngisupport@radiusgs.com	Oct 06 2023 23:55:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
15603687	+ Email/Text: ngisupport@radiusgs.com	Oct 06 2023 23:55:00	Radius Global Solutions LLC, 7831 Glenroy Rd., Ste 250-A, Minneapolis, MN 55439-3132
15603689	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 23:57:11	Resurgent / LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
15603690	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 23:57:11	Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090
15603700	Email/Text: wpainfo@sba.gov	Oct 06 2023 23:55:12	U.S. Small Business Administration, 3 Parkway Center, Suite 375, Pittsburgh, PA 15220
15603699	Email/Text: wpainfo@sba.gov	Oct 06 2023 23:55:12	U.S. Small Business Administration, 411 Seventh Ave #1450, Pittsburgh, PA 15219
15603692	EDI: RMSC.COM	Oct 07 2023 03:51:00	Sam's Club MC/SyncB, PO Box 960013, Orlando, FL 32896-0013
15603693	Email/Text: PDELINQ@sba.gov	Oct 06 2023 23:55:00	Small Business Administration, 14925 Kingsport Road, Fort Worth, TX 76155-2243
15603694	EDI: RMSC.COM	Oct 07 2023 03:51:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
15603697	+ Email/Text: PDELINQ@sba.gov	Oct 06 2023 23:55:00	U.S. Small Business Administration, Disaster Assistance, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155-2243

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Page 3 of 3

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15603698 + Email/Text: bankruptcynotices@sba.gov

Oct 06 2023 23:55:00

U.S. Small Business Administration, 409 3rd St,
SW., Washington, DC 20416-0002

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
David J. Romito	on behalf of Joint Debtor Carin E. Chadwick romitoesq@verizon.net romitoesq@comcast.net
David J. Romito	on behalf of Debtor Charles R. Chadwick romitoesq@verizon.net romitoesq@comcast.net
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 8